

IN THE CLAIMS

1. (currently amended) A method for evaluating insurance policy data corresponding to a proposed renewal policy for binding an associated insurance carrier and renewing the policy under the authority of a field agent geographically remote from the carrier, the insurance carrier having a local computer including an eligibility generator, the field agent having a remote computer including a data display in communication with the local computer, said method comprising the steps of:

storing in a database policy data relating to a plurality of insurance policies issued by the insurance carrier, the database in communication with the local computer;

providing pre-determined criteria for determining each insurance policy eligible for a renewal evaluation without requiring external underwriting and risk assessment processes, the no-underwriting eligibility criteria is pre-determined by the insurance carrier, the no-underwriting eligibility criteria including whether a change has occurred in an insurance work classification assigned to a subscriber of the corresponding insurance policy being evaluated for renewal without external underwriting and risk assessment processes, and whether a change has occurred in a number of employees of the subscriber;

identifying at least one insurance policy as being eligible for a renewal evaluation by applying the no-underwriting eligibility criteria to the policy data stored in the database for each insurance policy, the criteria applied to the policy data stored in the database using the eligibility generator;

displaying at the field agent computer a Web page, the Web page including policy data corresponding to the at least one identified renewal policy;

updating at the field agent computer the policy data corresponding to the at least one renewal policy by inputting data corresponding to attributes of a subscriber on Web pages displayed on the field agent computer;

transmitting the updated policy data from the field agent computer to the associated insurance carrier;

processing at the local computer the updated policy data for the at least one identified renewal policy to determine whether the identified renewal policy is eligible for renewal without requiring external underwriting and risk assessment processes;

receiving at the field agent computer a proposed renewal policy based on the updated policy data including a premium amount for the subscriber if the at least one identified renewal policy is eligible for renewal;

receiving at the field agent computer a bind Web page indicating that the proposed renewal policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy; and

binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier, the binding by the field agent legally binds the associated insurance carrier to the terms and conditions of the proposed renewal policy.

2. (original) The method of claim 1 further including receiving one or more Bind Confirmation Web pages including acknowledgement that said associated insurance carrier has been bound to the terms and conditions of a renewal policy reflecting the bind Web page.

3. (currently amended) A method for renewing an insurance policy under the authority of a field agent for binding an insurance carrier, the insurance carrier having a local computer including an eligibility generator, the field agent located in a geographically remote location from the insurance carrier, the field agent having a remote computer including a data display, said method comprising the steps of:

storing in a database policy data relating to a plurality of insurance policies issued by the insurance carrier, the database in communication with the local computer;

providing pre-determined criteria for determining each insurance policy eligible for a renewal evaluation without requiring external underwriting and risk assessment processes, the no-underwriting eligibility criteria is pre-determined by the insurance carrier, the no-underwriting eligibility criteria including whether a change has occurred in an insurance work classification assigned to a subscriber of the at least one identified renewal corresponding insurance policy being evaluated for renewal without external underwriting and risk assessment processes, and whether a change has occurred in a number of employees of the subscriber;

identifying at least one insurance policy as being eligible for a renewal evaluation by applying the no-underwriting eligibility criteria to the policy data stored in the database for each insurance policy, the criteria applied to the policy data stored in the database using the eligibility generator;

receiving at the field agent computer policy data reflecting an insurance policy identified as being eligible for a renewal evaluation;

providing the field agent with predetermined questions by displaying the predetermined questions on the field agent computer, the predetermined questions selected so as to minimize financial risk to the insurance carrier of being contractually bound to policy terms unfavorable to the insurance carrier;

answering the predetermined questions by inputting answers corresponding to attributes of the subscriber to the identified insurance policy into the field agent computer;

updating using the local computer the policy data for the identified insurance policy based on the inputted answers and determining whether the identified policy is eligible for renewal without requiring external underwriting and risk assessment processes;

receiving at the field agent computer a proposed renewal policy based on the updated policy data including a premium amount for the subscriber if determined that the identified policy is eligible for renewal; and

binding the insurance carrier to the terms and conditions of the proposed renewal policy reflecting the answers by entering a bind indication into the field agent computer, wherein the binding is accomplished by a decision process undertaken by the field agent without including external underwriting and rating processes.

4. (previously presented) The method of claim 3 wherein the steps of receiving at said field agent computer policy data, providing the field agent with predetermined questions, answering the predetermined questions, and binding the insurance carrier, are accomplished by successive receipt, update, and transmission of a sequence of Web pages.

5. (previously presented) The method of claim 4 wherein said receipt, update, and transmission of a sequence of Web pages occurs between the field agent computer operated by the field agent and an insurance company Web server computer, wherein the field agent computer and the Web server computer are interconnected by a connection.

6. (previously presented) The method of claim 5, wherein the total time required between said step of receiving at said field agent computer policy data and said step of binding the insurance carrier is not more than five minutes.

7. (previously presented) The method of claim 5, wherein the insurance policy and the predetermined questions are unrelated to insurance and the insurance carrier is any company issuing the policy.

8. (previously presented) The method of claim 5, wherein the Web pages are information screens, and the connection between the field agent computer and the Web server computer is a data network connection including an Internet connection.

9. (previously presented) The method of claim 5, wherein the field agent includes at least one of a subscriber to an insurance policy eligible for renewal and an employer responsible for the policy subscriber.

10. (currently amended) A method for renewing a policy via Internet connections between a central data memory and a remote data memory, a policy issuer associated with a central computer having an eligibility generator, said method comprising the steps of:

storing in the central data memory policy data relating to a plurality of policies issued by the policy issuer, the central data memory in communication with the central computer;

providing pre-determined criteria for determining each policy eligible for a renewal evaluation without requiring external underwriting and risk assessment processes, the no-underwriting eligibility criteria is pre-determined by the policy issuer, the no-underwriting eligibility criteria including whether a change has occurred in an insurance work classification assigned to a subscriber of the corresponding policy being evaluated for renewal without external underwriting and risk assessment processes, and whether a change has occurred in a number of employees of the subscriber;

identifying one or more policies as being eligible for a renewal evaluation by applying the no-underwriting eligibility criteria to the policy data stored in the database for each policy, the criteria applied to the policy data stored in the central data memory using the eligibility generator;

generating in the remote data memory a first Web page including data identifying the one or more eligible policies for the renewal evaluation, the central data memory associated with the issuer of one or more eligible renewal policies, the remote data memory associated with a field agent located in a geographically remote location from the policy issuer;

selecting by the field agent a policy from the identified one or more eligible policies;

generating in the central data memory a request for policy data relating to the selected policy;

generating in the central data memory and transmitting over a network one or more second Web pages arranged to include the requested renewal policy data along with a provision for inputting update data;

receiving, displaying, updating in the remote memory, and transmitting from the remote memory, the one or more second Web pages wherein said receiving, displaying, updating and transmitting is accomplished by the field agent;

processing at the central computer the renewal policy data for the selected policy to determine whether the selected policy is eligible for renewal without requiring external underwriting and risk assessment processes;

receiving and displaying in the remote memory a proposed renewal policy if determined that the selected policy is eligible for renewal; and

binding the policy issuer to the proposed renewal policy associated with the renewal policy data, wherein said binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the central data memory from the remote data memory a third Web page including a binding indication data.

11. (previously presented) The method of claim 10, prior to the step of binding the policy issuer, further comprising the step of:

transmitting update information relating to the policy from the remote data memory to the central data memory over the network where the update information is screened to form a completeness and accuracy response; and

transmitting the completeness and accuracy response to the remote data memory; and  
displaying the completeness and accuracy response as part of a Web page.

12. (previously presented) The method of claim 11, wherein the total time required between said transmitting update information relating to said policy step and said enabling the field agent to bind the policy issuer step is not more than five minutes.

13. (original) The method of claim 10, wherein the policy issuer is an insurance carrier and the policy is a renewal insurance contract having terms under which an insurance carrier issuing the policy is legally bound.

14. (previously presented) The method of claim 10, wherein the field agent includes at least one of a subscriber to an insurance policy eligible for renewal and an employer responsible for the policy subscriber.

15. (currently amended) A policy renewal system for renewing a policy under the authority of a field agent for binding an issuer of the policy after the policy has been identified as eligible for a renewal evaluation, the policy issuer having an eligibility renewal policy generator for generating policy data for at least one policy eligible for the renewal evaluation, said system comprising:

a network;

a database for storing policy data relating to a plurality of policies issued by the policy issuer;

pre-determined criteria for determining each policy eligible for a renewal evaluation without requiring external underwriting and risk assessment processes, the no-underwriting eligibility criteria is pre-determined by the policy issuer, the no-underwriting eligibility criteria including whether a change has occurred in an insurance work classification assigned to a subscriber of the corresponding policy being evaluated for renewal without external underwriting and risk assessment processes, and whether a change has occurred in a number of employees of the subscriber;

a remote data display associated with a field agent and configured for displaying said policy data in a form readable by the field agent, the field agent located in a geographically remote location from the policy issuer; and

the eligibility generator, the database and said remote data display connected to said network, the eligibility generator configured to identify at least one policy as being eligible for

the renewal evaluation by applying the no-underwriting eligibility criteria to the policy data stored in the database for each policy, said remote data display configured to:

receive over the network policy data relating to the at least one identified renewal policy,

display said policy data relating to the at least one identified renewal policy,

prompt the field agent to update the displayed policy data,

transmit the updated policy data to the eligibility generator for processing,

receive from the policy issuer a proposed renewal policy including the updated policy data if the eligibility generator determines that the at least one identified renewal policy is eligible for renewal, and

enable the field agent to legally bind the policy issuer to a renewal of said proposed renewal policy associated with said updated policy data, the binding accomplished independently by the field agent without underwriting analysis or risk analysis by the policy issuer.

16. (original) The system of claim 15, wherein the policy issuer is an insurance carrier, the policy is an insurance policy, the network is the Internet, and said policy data are data in the form of at least one Web page document.

17. (previously presented) A method according to Claim 1 wherein said step of updating at the field agent computer the policy data further comprises prompting the field agent to input into a Web page displayed on the field agent computer updated policy data relating to the subscriber including at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

18. (previously presented) A method according to Claim 17 wherein said step of displaying at the field agent computer further comprises displaying at the field agent computer policy data corresponding to a renewal of a workman's compensation insurance policy.

19. (previously presented) A method according to Claim 3 wherein said step of providing the field agent with predetermined questions further comprises prompting the field agent to input into the field agent computer updated policy data relating to the subscriber including at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

20. (previously presented) A method according to Claim 19 wherein said step of receiving at the field agent computer further comprises receiving at the field agent computer policy data corresponding to a renewal of a workman's compensation insurance policy.

21. (previously presented) A system according to Claim 15 wherein said remote data display is further configured to display predetermined questions prompting the field agent to update said policy data by inputting data corresponding to attributes of a subscriber to said at least one renewal policy including at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.

22. (previously presented) A system according to Claim 21 wherein said at least one renewal policy is a workman's compensation insurance policy.

23. (currently amended) A system for renewing an insurance policy after the policy has been identified as eligible for a renewal evaluation, said system comprising:

pre-determined criteria for determining each policy eligible for a renewal evaluation without requiring external underwriting and risk assessment processes, the no-underwriting eligibility criteria is pre-determined by an insurance carrier, the no-underwriting eligibility criteria including whether a change has occurred in an insurance work classification assigned to a subscriber of the corresponding policy being evaluated for renewal without external underwriting and risk assessment processes, and whether a change has occurred in a number of employees of the subscriber;

at least one computer configured as a server, said server comprising an eligibility generator coupled to a database of policy data for a plurality of insurance policies issued by the insurance carrier, said server associate with the insurance carrier, said eligibility generator

configured to identify at least one insurance policy as being eligible for the renewal evaluation by applying the no-underwriting eligibility criteria to the policy data stored in the database for each insurance policy; and

at least one remote computer including a user interface connected to said server through a network, said remote computer associated with a field agent located in a geographically remote location from the insurance carrier, said remote computer configured to:

receive policy data from said server for an insurance policy identified as being eligible for the renewal evaluation wherein the policy data includes information relating to a subscriber of said policy,

display said policy data on said user interface,

prompt the field agent by displaying predetermined questions on said user interface to update the policy data,

receive from the field agent updated policy data including updated subscriber information,

display the updated policy data on the user interface such that the field agent can evaluate the updated policy data,

transmit the updated policy data to said server to determine whether the identified insurance policy is eligible for renewal,

receive from said server a proposed renewal policy including a premium amount for the subscriber if said server determines that the identified insurance policy is eligible for renewal, and

enable the field agent to legally bind the insurance carrier to the proposed renewal policy associated with the evaluated policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without underwriting analysis and risk analysis by the insurance carrier.

24. (previously presented) A system according to Claim 23 wherein the insurance policy is a workman's compensation insurance policy, and wherein the subscriber is an employer.
25. (previously presented) A system according to Claim 24 wherein subscriber information comprises at least one of a number of employees, a payroll amount, an insurance work class code, and a work class description.
26. (previously presented) A system according to Claim 24 wherein subscriber information further comprises an amount representing an average hourly salary for all employees of the employer within each insurance work class assigned to the employer.
27. (previously presented) A system according to Claim 24 wherein subscriber information further comprises information relating to whether the employer financially contributes to a medical plan available to employees included within a specific insurance work classification.
28. (previously presented) A system according to Claim 24 wherein subscriber information further comprises information relating to whether the employer has an existing Experience Modification.
29. (previously presented) A system according to Claim 28 wherein, if the employer has existing Experience Mods, subscriber information further comprises information relating to at least a most recent Experience Modification in decimal format.
30. (previously presented) A system according to Claim 24 wherein subscriber information further comprises information relating to at least one of: whether the employer at least one of owns, operates, and leases aircraft; whether the employer at least one of owns, operates, and leases watercraft; whether the employer performs any work underground or above fifteen feet; whether the employer performs any work on at least one of barges, vessels, docks, and bridges over water; whether the employer provides any group transportation; and whether the employer leases employees to or from other employers.

31. (previously presented) A system according to Claim 24 wherein said remote computer is further configured to display and print updated policy data including a premium basis, an estimated annual premium, and a work class description for each insurance work class code assigned to the employer.

32. (previously presented) A system according to Claim 24 wherein said remote computer is further configured to search said database for a specific insurance policy eligible for renewal by prompting the field agent to input at least one of a policy number and an account name.